

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLEDISTRICT OF PENNSYLVANIA**

In re: Anthony John Oliveri, Jr and Debra Lynn Oliveri

Debtor(s)  
Citizens Bank, N.A., or its Successor or Assignee  
Movant

vs.

Anthony John Oliveri, Jr and Debra Lynn Oliveri  
Jack N Zaharopoulos  
Respondent(s)

Chapter 13

Bankruptcy No. 5:23-bk-02286-MJC

**CERTIFICATE OF NON-CONCURRENCE**

I, Marisa M. Cohen, Esquire, attorney for Citizens Bank, N.A., hereby certify that the parties listed below were contacted prior to the filing of the Motion for Relief from the Automatic Stay and that said parties do not concur with the entry of the Order granting Citizens Bank, N.A. Relief from the Automatic Stay.

Date of Contact: December 26, 2023

Parties Contacted:

Jack N Zaharopoulos  
Standing Chapter 13 Trustee  
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/s/ Marisa M. Cohen

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